

# DOMESTIC EMERGENCY INSURANCE FOR RESIDENTIAL PROPERTIES

## Insurance Product Information Document

**Company:** Strategic Insurance Services Limited

**Product:** Home Emergency Insurance

Strategic Insurance Services Limited (firm ref: 307133) are authorised and regulated by the Financial Conduct Authority.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and policy schedule. It is important that you read all these documents carefully.

### What is this type of Insurance?

This is a Home Emergency Insurance which covers your permanent place of residence against emergency repair for the period of insurance, subject to the policy terms and conditions. It does not cover normal day-to-day maintenance, which you should carry out and pay for.



#### What is Insured?

- ✓ We will pay up to a maximum as detailed on your property emergency schedule for any one claim including VAT, call-out charges, labour, parts and materials
- ✓ Bursting or sudden leakage of water pipes within your property or failure of your domestic hot water system.
- ✓ Failure of or damage to underground drains or sewers.
- ✓ Complete failure of your mains services for which you are legally responsible.
- ✓ Complete failure of your central heating system involving a boiler.
- ✓ Damage to, or mechanical failure of, the only accessible toilet or cistern in your property which means it cannot be used.
- ✓ Removal of wasp, field or house mice or brown rat infestations within your property.
- ✓ Break-in or vandalism compromising the security of your property.
- ✓ Emergency, temporary repairs following damage to your roof which is causing internal water damage.
- ✓ Loss of, or damage to the only available key to your property, or if you are unable to access your property due to a failure or damage to the external locking mechanism.
- ✓ If an emergency covered by this policy means you cannot live in your property, we will arrange and cover the costs of reasonable overnight accommodation up to a total of £250 Please note that this coverage is limited to accommodation expenses only.



#### What is not Insured?

- ✗ An emergency which happens before the period of insurance or within 14 days of the first start date of this policy. This exclusion does not apply at renewal.
- ✗ The Excess that is detailed on your schedule.
- ✗ Dripping taps, burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap.
- ✗ Slow leaks from joints or gaskets which does not involve a sudden escape of water.
- ✗ Leaking overflows.
- ✗ Blockage of soil or waste pipes from sinks, basins, bidets, baths, or showers.
- ✗ Where there is a leak from a shower, bath or sink when in use and there is another means of equivalent bathing or washing at the home.
- ✗ Replacement of any boiler if repair or reinstatement is not possible due to the non-availability of parts.
- ✗ Gas leaks from any pipes or appliances.
- ✗ Costs relating to the repair or replacement of the central heating pump or wall or room thermostat.
- ✗ Heating systems over 10 years old
- ✗ Heating systems that have an output of more than 60kw per hour.
- ✗ Any claims where your boiler is deemed beyond economic repair.
- ✗ Boilers that have not been serviced in line with the manufacturers guidance or where you cannot provide evidence that the boiler has been serviced within the last 12 months.
- ✗ Any claim where there is another working toilet within your property.
- ✗ Breakdown of, loss of or damage to Saniflow or other macerator toilets.
- ✗ Infestations or pests in gardens, or outbuildings.
- ✗ Infestations where you have not taken reasonable hygiene measures to prevent it.
- ✗ Breakage of internal glass or doors.
- ✗ Flat or tarpaulin roofs.
- ✗ Any claim involving guttering.
- ✗ Any theft of keys, vandalism or malicious damage not reported to the police.



### Are there any restrictions on cover?

- ! The maximum that we will pay during any period of insurance is detailed on your property emergency schedule, including VAT
- ! Your boiler must have an output of less than 60kw per hour capacity and be no more than 10 years old
- ! We will not cover any claim where the premises have been left unoccupied for 30 consecutive days or more
- ! We will not repair your boiler if it will cost more than replacing it or if suitable parts aren't available
- ! We will not pay for more than three claims within the period of insurance.



### Where am I covered?

- ✓ United Kingdom, Channel Islands and Isle of Man



### What are my obligations?

- You must answer all questions about this policy honestly and fully at all times and you must also tell us straight away if anything that you have already told us changes
- If you need to claim, you must call us as soon as possible so that we can arrange for an approved contractor to assess the situation and deal with emergency
- You must protect your premises, keeping it in good condition and regularly carry out routine maintenance



### When and how do I pay?

- You must pay for this insurance when you take it out for the first time and at each renewal of your policy
- If you do not pay your premium when it becomes due, cover will not be provided



### When does the cover start and end?

The benefits of the policy will start and end on the dates specified in your policy schedule



### How do I cancel the contract?

You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us. In the case of renewals, we will refund to you any premium you have paid to us less any payments we have made.

If you cancel after 14 days, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. No return of premium will be made.